

UNITED STATES BANKRUPTCY COURTNORTHERN DISTRICT OF INDIANA
HAMMOND DIVISION

In re: HEATHER E HAYES

Case No.: 15-23049 KL

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

PAUL CHAEL, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/28/2015.
- 2) The plan was confirmed on 04/18/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 04/17/2019, 05/08/2019, 05/10/2018, 07/02/2019, 06/26/2019, 04/20/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/25/2016, 10/17/2017, 09/25/2018.
- 5) The case was completed on 07/30/2020.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: 32,752.86.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$72,980.56
Less amount refunded to debtor:	\$154.01

NET RECEIPTS:	\$72,826.55
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Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$6,190.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$2,764.63
Other:	\$157.50

TOTAL EXPENSES OF ADMINISTRATION:	\$9,112.13
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Attorney fees paid and disclosed by debtor:	\$.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ACCEPTANCE NOW	Unsecured	NA	NA	NA	.00	.00
ACCEPTANCE NOW	Unsecured	150.00	NA	NA	.00	.00
ALLY FINANCIAL	Secured	23,078.00	23,382.80	14,931.00	14,931.00	1,671.90
ALLY FINANCIAL	Secured	NA	8,451.80	8,451.80	210.66	.00
AMEREN ILLINOIS	Unsecured	149.70	345.77	345.77	8.73	.00
AT&T MOBILITY II LLC	Unsecured	173.32	607.16	607.16	15.32	.00
ATT UVERSE	Unsecured	NA	NA	NA	.00	.00
CAPITAL ONE BANK	Unsecured	1,606.00	1,678.14	1,678.14	41.83	.00
CAPITAL ONE BANK	Unsecured	722.00	766.94	766.94	19.36	.00
CAPITAL ONE BANK	Unsecured	1,085.00	1,137.59	1,137.59	28.71	.00
CITY OF CHICAGO DEPARTMENT OF RE	Unsecured	322.00	322.00	322.00	8.13	.00
COMCAST	Unsecured	569.56	NA	NA	.00	.00
COMCAST	Unsecured	401.71	NA	NA	.00	.00

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COMENITY BANK	Unsecured	NA	NA	NA	.00	.00
CONSERVICE	Unsecured	797.08	NA	NA	.00	.00
CONSERVICE	Unsecured	NA	NA	NA	.00	.00
CREDIT MANAGEMENT	Unsecured	NA	NA	NA	.00	.00
DIRECTV	Unsecured	NA	NA	NA	.00	.00
DISCOVER	Unsecured	997.57	NA	NA	.00	.00
DISCOVER BANK	Unsecured	1,671.00	1,671.95	1,671.95	41.67	.00
ECMC	Unsecured	78,394.80	92,442.91	92,442.91	2,321.27	.00
FRANCISCAN ALLIANCE INC	Unsecured	81.67	NA	NA	.00	.00
HARRIS AND HARRIS LTD	Unsecured	NA	NA	NA	.00	.00
HOSPITAL REIMBURSEMENT	Unsecured	NA	NA	NA	.00	.00
ILLINOIS DEPT OF REVENUE	Priority	125.00	95.29	95.29	95.29	.00
ILLINOIS DEPT OF REVENUE	Unsecured	125.00	NA	NA	.00	.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	30.00	30.00	.76	.00
INTERNAL REVENUE SERVICE	Priority	NA	NA	NA	.00	.00
IRS INSOLVENCY GROUP 3	Unsecured	NA	NA	NA	.00	.00
MONITRONICS	Unsecured	42.99	NA	NA	.00	.00
NICOR GAS	Unsecured	547.08	NA	NA	.00	.00
NIPSCO	Unsecured	174.49	315.65	315.65	7.97	.00
OCWEN LOAN SERVICING	Secured	NA	2,738.05	2,738.05	.00	.00
OCWEN LOAN SERVICING	Secured	95,695.00	96,958.40	26,555.08	26,555.08	.00
OCWEN LOAN SERVICING	Secured	9,798.00	10,103.58	10,103.58	97.82	.00
OCWEN LOAN SERVICING	Secured	NA	400.00	400.00	400.00	.00
ONSTAR SUBSCRIBER SVCS	Unsecured	NA	NA	NA	.00	.00
PHH MORTGAGE SERVICES	Secured	NA	67,000.00	17,234.16	17,234.16	.00
QUANTUM3GROUP, LLC	Unsecured	911.00	981.23	981.23	24.76	.00
SPRINT	Unsecured	NA	NA	NA	.00	.00
ST MARGARET MERCY	Unsecured	2,922.80	NA	NA	.00	.00
US ATTORNEYS OFFICE	Unsecured	NA	NA	NA	.00	.00
US DEPT OF EDUCATION	Unsecured	NA	NA	NA	.00	.00

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WOW HARVEY	Unsecured	211.31	NA	NA	.00	.00

Summary of Disbursements to Creditors:**Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	36,658.66	26,652.90	.00
Mortgage Arrearage:	2,738.05	.00	.00
Debt Secured by Vehicle:	23,382.80	15,141.66	1,671.90
All Other Secured:	17,634.16	17,634.16	.00
TOTAL SECURED:	80,413.67	59,428.72	1,671.90

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	95.29	95.29	.00
TOTAL PRIORITY:	95.29	95.29	.00

GENERAL UNSECURED PAYMENTS:

100,299.34 2,518.51 .00

Disbursements:

Expenses of Administration:	\$9,112.13		
Disbursements to Creditors:	\$63,714.42		
TOTAL DISBURSEMENTS:			\$72,826.55

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 10/30/2020

By: /s/PAUL CHAEL

Standing Chapter 13 Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.

IN RE:
HEATHER E HAYES

CASE NO:
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CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the Final Report and Account was sent electronically or by ordinary United States mail, postage prepaid, on the date noted below, to the debtor, attorney for the debtor, and the United States Trustee.

Date: November 20, 2020

/s/PAUL CHAEL

PAUL CHAEL